

United States Bankruptcy Court
Western District of New York

In re:
Kim M. Garbo
Debtor

Case No. 21-11053-CLB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0209-1
Date Rcvd: Oct 14, 2021

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 16

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 16, 2021:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Kim M. Garbo, 99 Ilion Street, Tonawanda, NY 14150-5419 |
| 21882708 | + Niagara Frontier Volleyball, 425 Meyer Road, Buffalo, NY 14224-1954 |
| 21882710 | + Security Credit Systems, Inc., 100 River Rock Drive Suite 200, Buffalo, NY 14207-2163 |
| 21882711 | + Selip & Stylianou LLP, 199 Crossways Park Drive, Woodbury, NY 11797-2016 |
| 21882714 | + X-Cell Laboratories of WNY, Inc., PO Box 8000 Dept. 586, Buffalo, NY 14267-0002 |

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|--|
| aty | Email/Text: cjtyrpak@gmail.com | Oct 14 2021 18:23:00 | Christopher J Tyrpak, Christopher J. Tyrpak, Atty at Law, 2560 Walden Avenue, Suite 110, Cheektowaga, NY 14225 |
| tr | + EDI: QJGFRAZIER | Oct 14 2021 22:28:00 | Joseph G Frazier, Joseph G. Frazier, 280 East Ave, Lockport, NY 14094-3826 |
| 21882705 | Email/Text: Bankruptcy.RI@Citizensbank.com | Oct 14 2021 18:23:00 | Citizens Bank, One Citizens Drive, Ms: Rop 15b, Riverside, RI 02915 |
| 21882702 | + EDI: CAPITALONE.COM | Oct 14 2021 22:28:00 | Capital One, AttnL: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 21882704 | + EDI: CITICORP.COM | Oct 14 2021 22:28:00 | Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034 |
| 21882707 | + EDI: CITICORP.COM | Oct 14 2021 22:28:00 | Macys/fdsb, Attn: Bankruptcy, 7 West Seventh Street, Cincinnati, OH 45202 |
| 21882703 | EDI: JPMORGANCHASE | Oct 14 2021 22:28:00 | Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850 |
| 21882706 | + Email/Text: PBNCNotifications@peritussservices.com | Oct 14 2021 18:23:00 | Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043 |
| 21882709 | EDI: PRA.COM | Oct 14 2021 22:28:00 | Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502 |
| 21882712 | Email/Text: bkcollect@summitfcu.org | Oct 14 2021 18:23:00 | Summit Federal Credit Union, Attn: Bankruptcy Dept, 100 Marina Dr, Rochester, NY 14626 |
| 21882713 | + EDI: WTRRN BANK.COM | Oct 14 2021 22:28:00 | Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475 |

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 16, 2021

Signature: /s/Joseph Speetjens

Information to identify the case:

Debtor 1 **Kim M. Garbo** Social Security number or ITIN: **xxx-xx-9253**
 First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Western District of New York** Date case filed for chapter **7** **October 13, 2021**

Case number: **1-21-11053-CLB**

Official Form 309A (For Individuals or Joint Debtors)

10/2020

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered. This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | About Debtor 1: | About Debtor 2: |
|---|--|----------------------------|
| 1. Debtor's full name | Kim M. Garbo | |
| 2. All other names used in the last 8 years | | |
| 3. Address | 99 Ilion Street Tonawanda, NY 14150 | |
| 4. Debtor's attorney Name and address | Christopher J Tyrpak Christopher J. Tyrpak, Atty at Law 2560 Walden Avenue, Suite 110 Cheektowaga, NY 14225 | Contact phone 716-288-9175 |
| 5. Bankruptcy trustee Name and address | Joseph G Frazier Joseph G. Frazier 280 East Ave Lockport, NY 14094 | Contact phone 716-439-8619 |

For more information, see page 2 >

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|--|--|---|
| 6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . | Robert H. Jackson U.S. Courthouse 2 Niagara Square Buffalo, NY 14202 Website: http://www.nywb.uscourts.gov | Hours open: 8:00 a.m. to 4:30 p.m. Monday – Friday Contact phone (716) 362–3200 Date: October 14, 2021 |
| 7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. | November 17, 2021 at 09:30 AM *FOR 341 MEETING CALL-IN NUMBER & PASSCODE, CHECK THE DOCKET OR CONTACT THE TRUSTEE LISTED IN SECTION 5 OF THIS NOTICE. Individual debtors must provide picture identification and proof of social security number to the trustee at this meeting of creditors. Failure to do so may result in your case being dismissed. The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. | Location: DUE TO COVID19 THE MEETING OF CREDITORS WILL BE HELD TELEPHONICALLY UNTIL FURTHER NOTICE. PLEASE CHECK THE CASE DOCKET FOR CURRENT INFORMATION. |
| 8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances. | The presumption of abuse does not arise. | |
| 9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. | File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. | |
| 10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so. | Filing deadline: January 18, 2022 Filing deadline: 30 days after the conclusion of the meeting of creditors | |
| 11. Creditors with a foreign address | No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. | |
| 12. Exempt property | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. | |
| | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9. | |